

# ATTENTION

## Business Owners:

Do you have a retirement plan?



### IF SO...Have you had your retirement plan reviewed for recent tax law changes?

Allow the pension professionals at American National Insurance Company to review your plan or situation to provide you with a **FREE QUALIFIED SECOND OPINION**. You may not be receiving the maximum contribution allowed under the law. Have your plan reviewed today for increased benefit opportunities.

### IF NOT... Can we offer free look at what a plan could do for you and your employees?

Allow the pension professionals at American National Insurance Company to provide you with a **FREE LOOK** at a plan design that meets the goals & budgets of you & your employees. We can design a plan to fit any budget – no amount is too small or too great – and – we may be able to show you how it is **COSTING YOU MONEY NOT TO HAVE A PLAN!**

## All We Need From You Is An Employee Census

I. Santos Insurance & Associates, Inc.  
(949) 852-5121

## WHY AMERICAN NATIONAL?

- One Stop Shopping – Design, Sales, Installation, Administration
- Complete Plan Administration at low fees
- Quality and Our Commitment to Exceptional Customer Service
- Provide Technical Support at every stage
- Innovative Plan Design
- Commitment to Pensions – In the pension business since the 1970's
- Successful experiences – Tried and True products and services
- Simplify the entire process
- 412(e)(3) Defined Benefit Plans
- 401(k) Plans

Neither American National nor its agents give legal or tax advice. Please consult your tax advisor or attorney on your specific situation. American National Insurance Company, Galveston, Texas

